

Figure 1 is a diagram illustrating a payment authorization process. The process involves four main entities: Card Holder (payer) 100, Merchant 102, Issuing Bank 118, and Acquiring Bank 112. The process flow is as follows: 1. Shopping 104: Card Holder 100 shops at Merchant 102. 2. Enters credit card number in purchase form 106: Card Holder 100 enters the credit card number in the purchase form at Merchant 102. 3. Auth Request 108: Merchant 102 sends an Auth Request to Acquiring Bank 112. 4. Auth response, forward auth code, if approved 110: Acquiring Bank 112 sends an Auth response to Merchant 102. 5. Authorization request 114: Merchant 102 sends an Authorization request to Issuing Bank 118. 6. Authorization response 116: Issuing Bank 118 sends an Authorization response to Merchant 102.

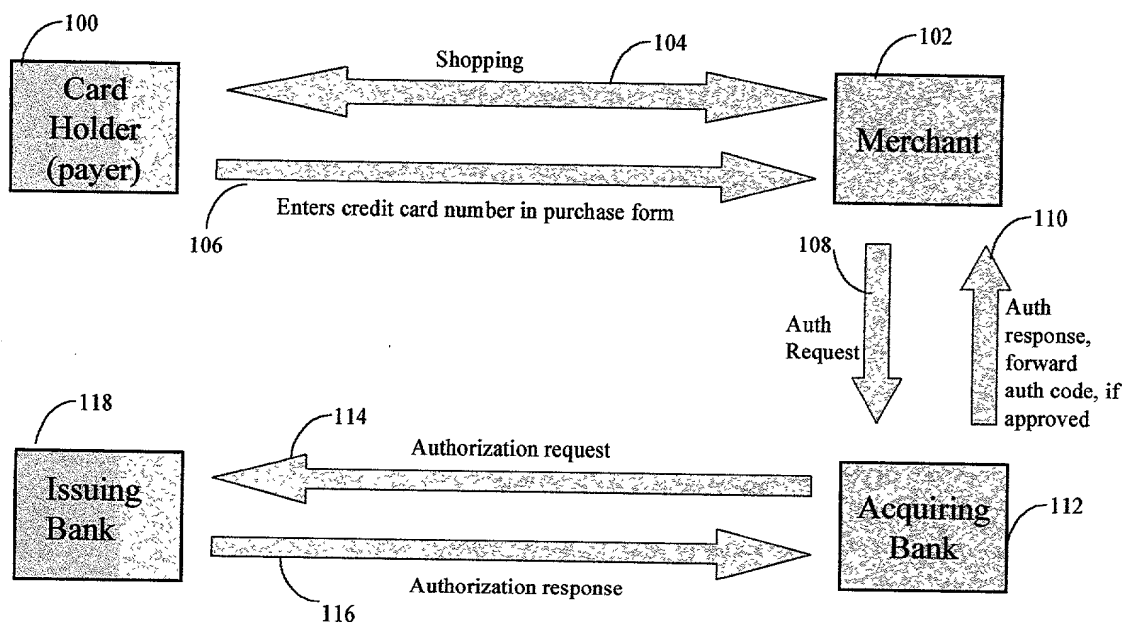


Figure 1

FIG. 2 is a block diagram of a payment system. The system includes a Card Holder (100), a Merchant (102), an Issuing Bank (118), and an Acquiring Bank (112). The Card Holder (100) and the Merchant (102) are connected via the Internet (119). The Issuing Bank (118) and the Acquiring Bank (112) are connected via a Payment Network (120). The Merchant (102) is connected to the Acquiring Bank (112) via a downward arrow (108) and an upward arrow (110). The Card Holder (100) is connected to the Issuing Bank (118) via a double-headed arrow (107) and the Payment Network (120). The Issuing Bank (118) is connected to the Acquiring Bank (112) via a double-headed arrow (115).

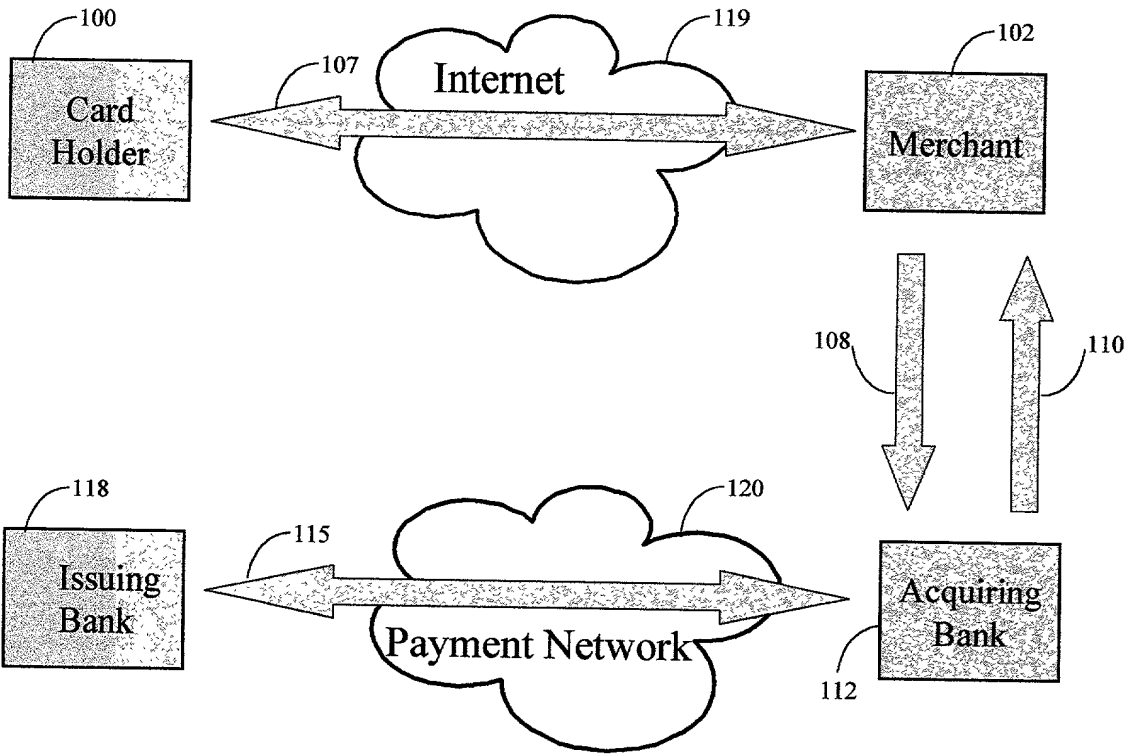


Figure 2

FIG. 3 is a block diagram illustrating a payment processing system. The system includes a Card Holder (payer) 100, a Merchant 102, an Issuing Bank 118, an Acquiring Bank 112, and a PDPS + PP 122. The Card Holder 100 and Merchant 102 are connected by a Shopping transaction 104. The Card Holder 100 provides UserID / Cardholder info to the PDPS + PP 122 (123), and the PDPS + PP 122 obtains real credit card info and validates with the cardholder as specified (124). The PDPS + PP 122 sends an Auth Request to the Issuing Bank 118 (130) and receives an Auth Response (132). The PDPS + PP 122 sends an Auth Request to the Acquiring Bank 112 (126) and receives an Auth Response (125). The Acquiring Bank 112 sends an Auth Request to the Merchant 102 (108) and receives an Auth Response (110). The Merchant 102 pastes UserID and pseudo info in form (106).

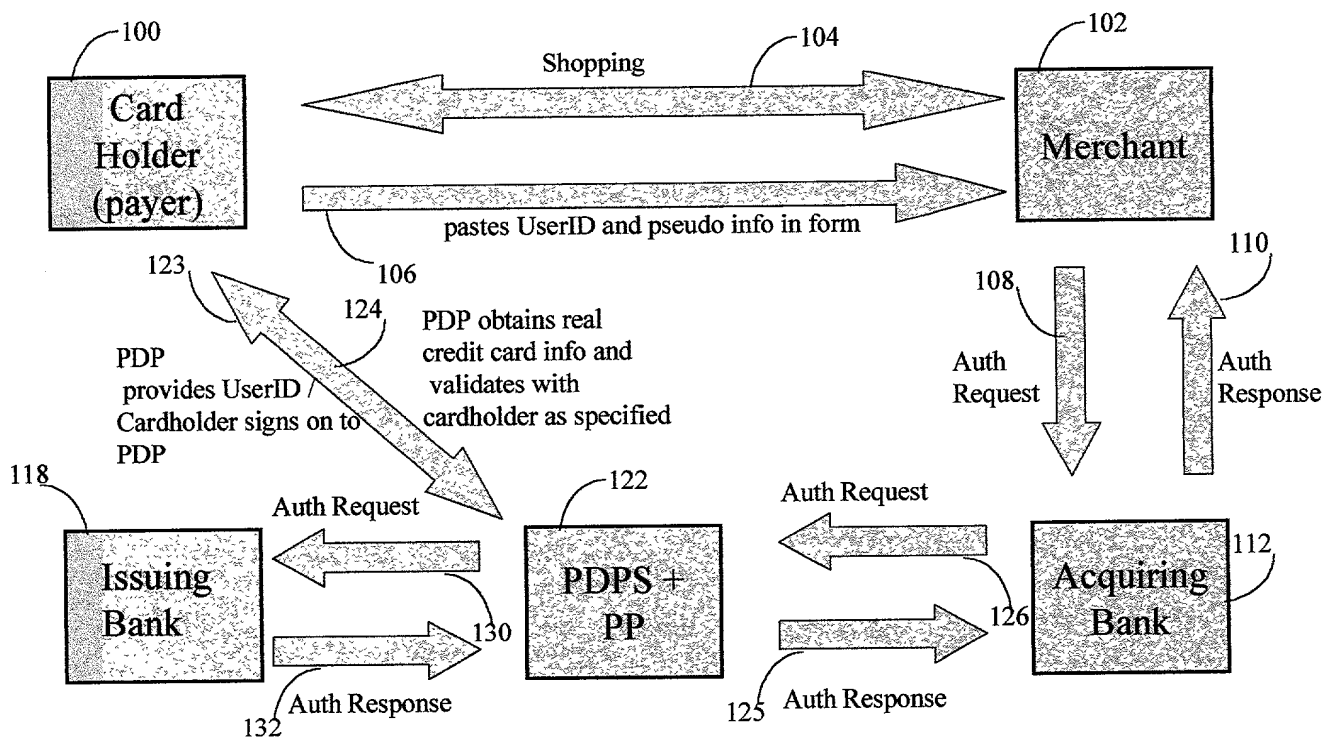


Figure 3

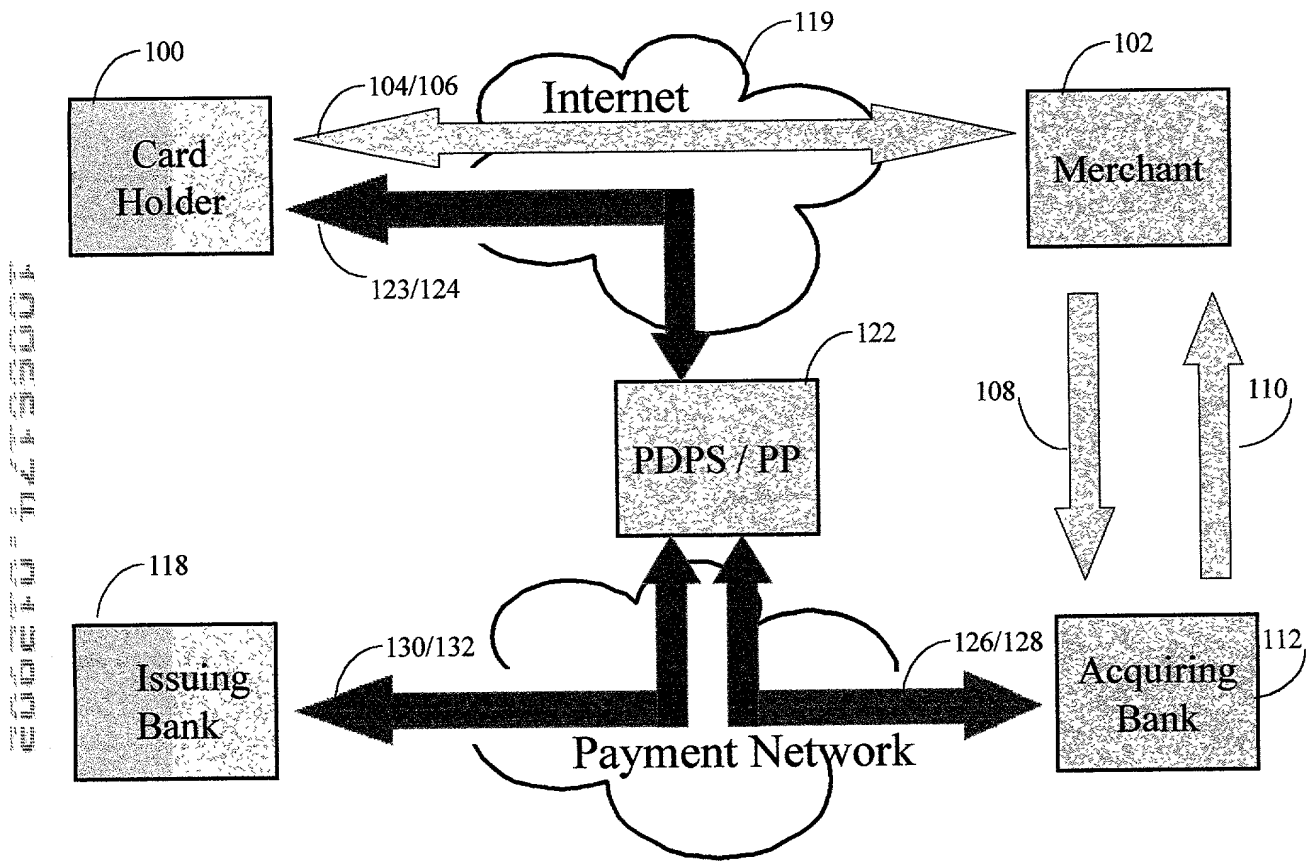


Figure 4

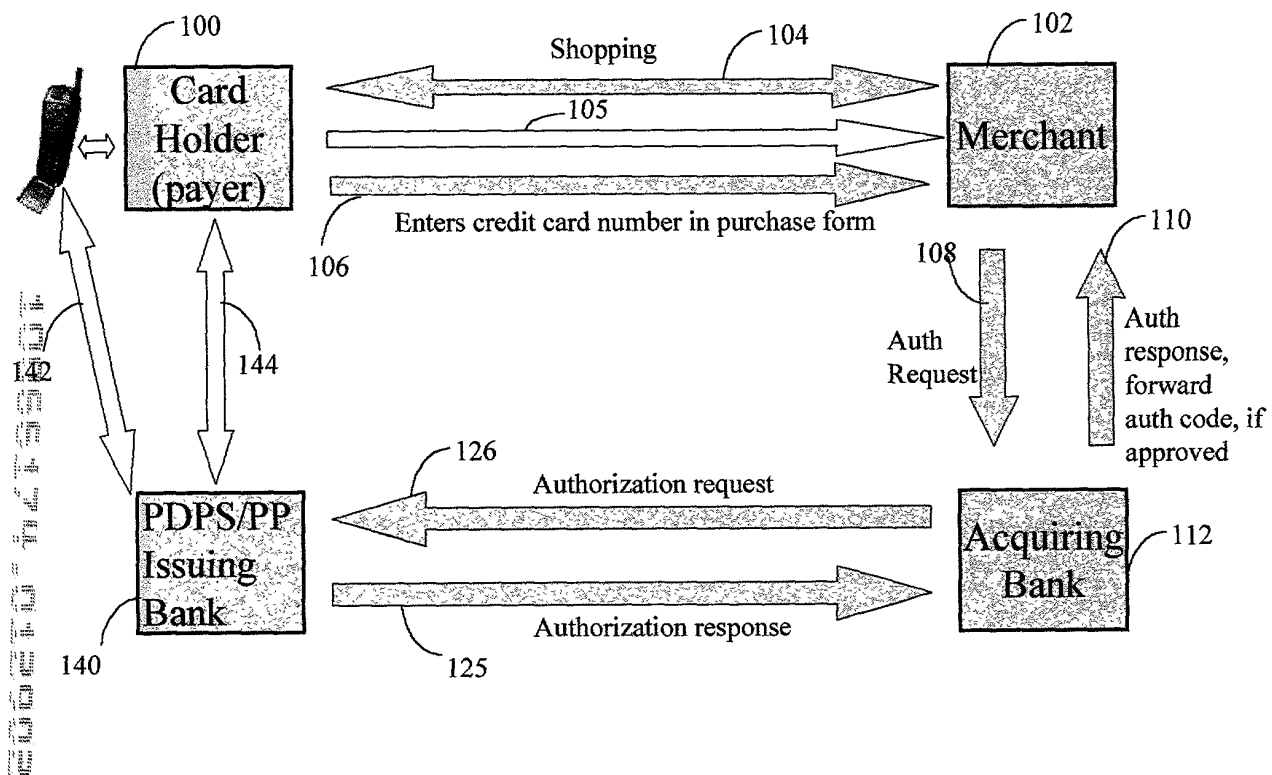


Figure 5

Figure 6: A diagram illustrating the payment flow between a Card Holder, Merchant, PDPS / PP, Issuing Bank, and Acquiring Bank. The diagram shows connections via the Internet, Telephone Network, Debit Card Network, and Credit Card Network. Arrows indicate the direction of data and payment flow.

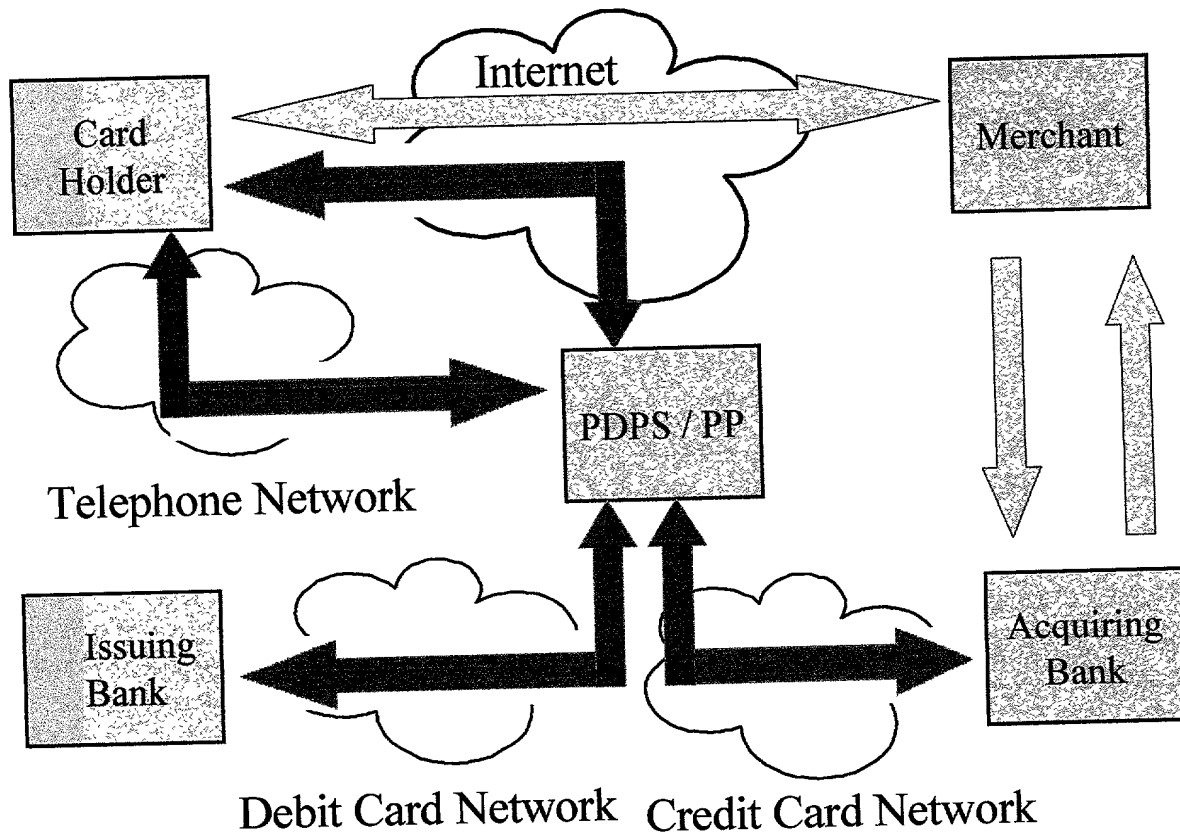


Figure 6

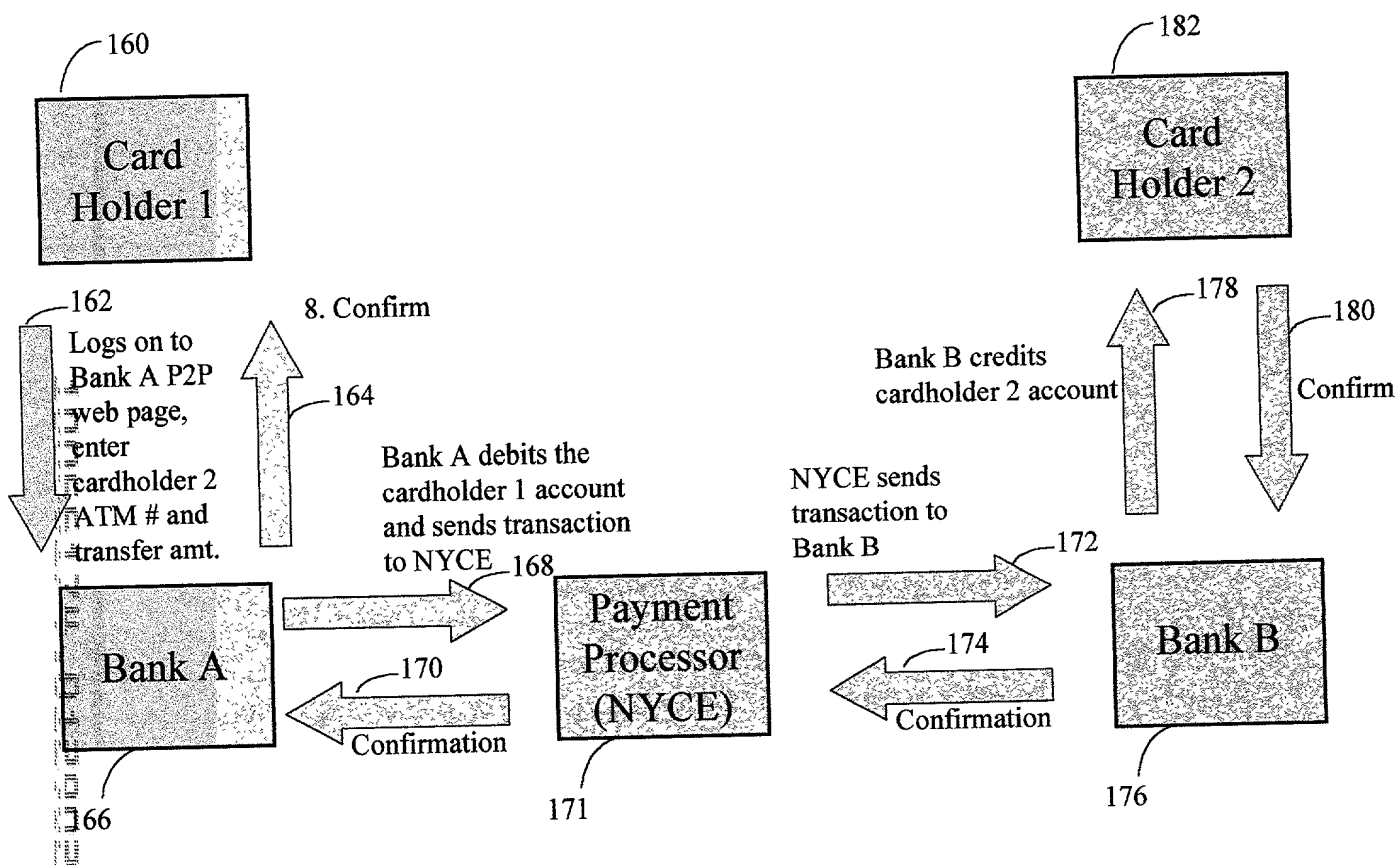


Figure 7

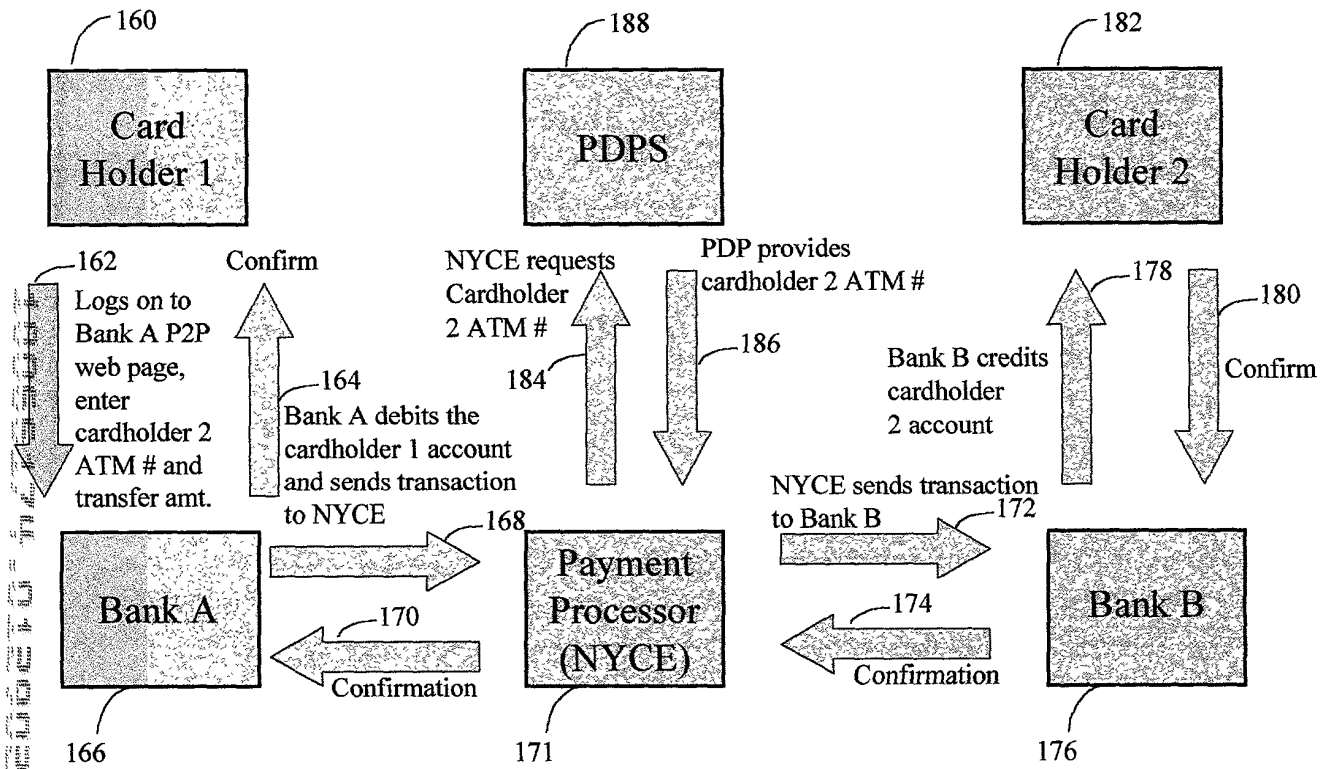


Figure 8



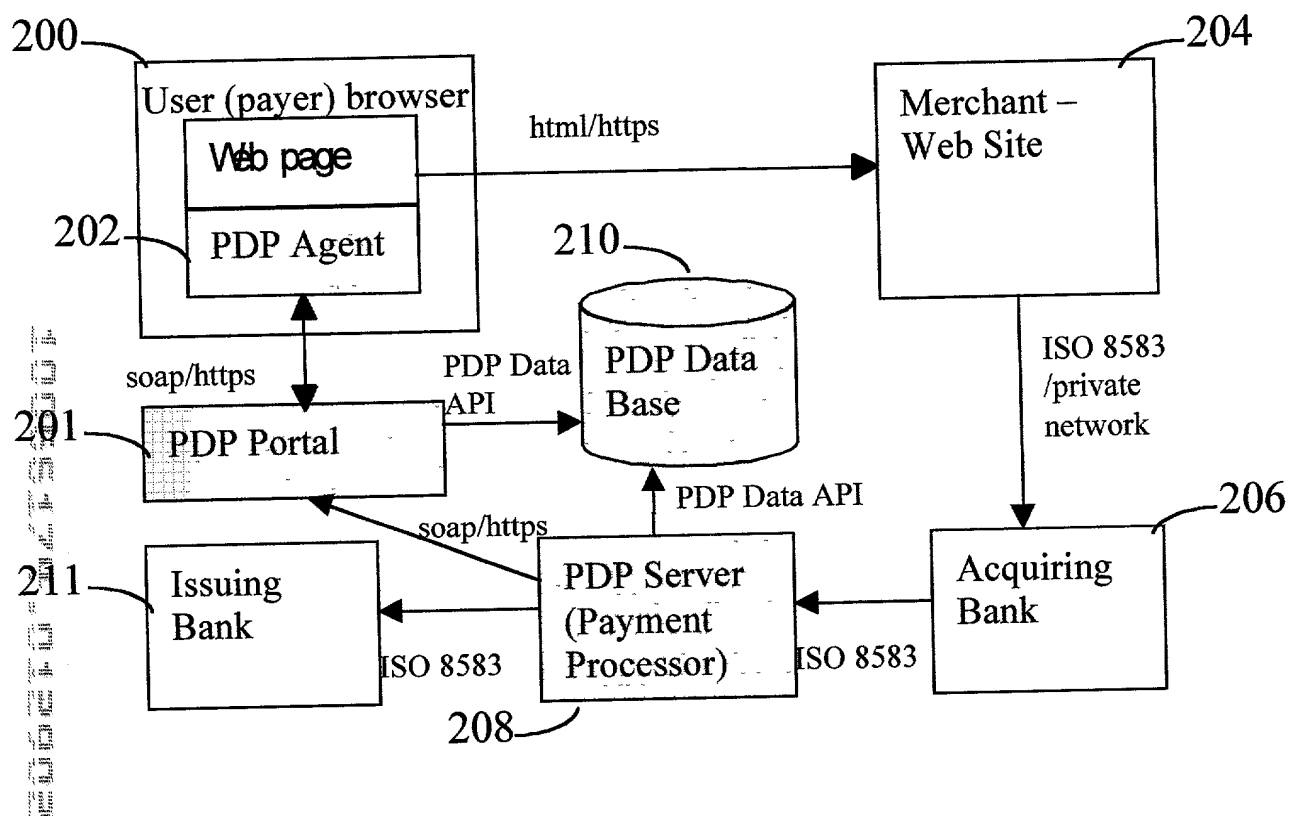
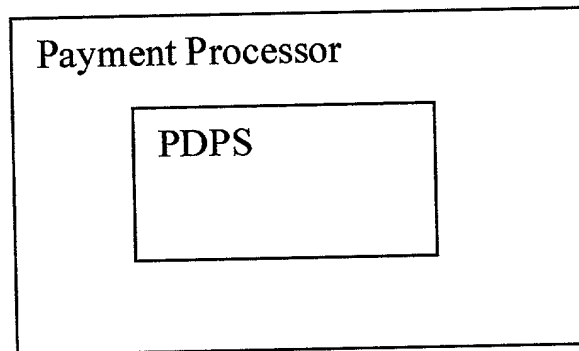
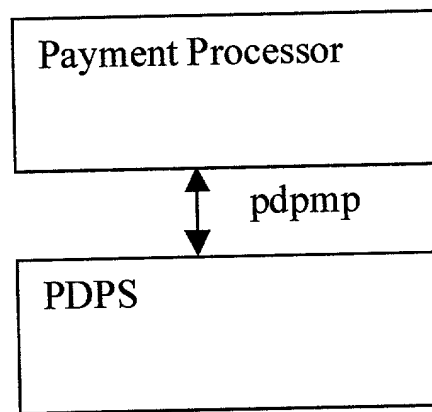


Figure 9

**Intranet Configuration:**



**e-Service Configuration:**



**Figure 10**

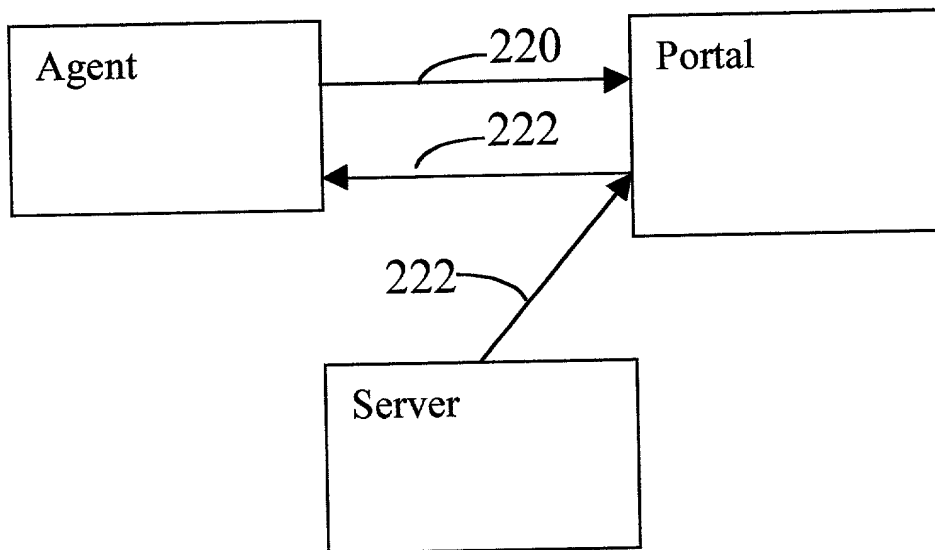


Figure 11

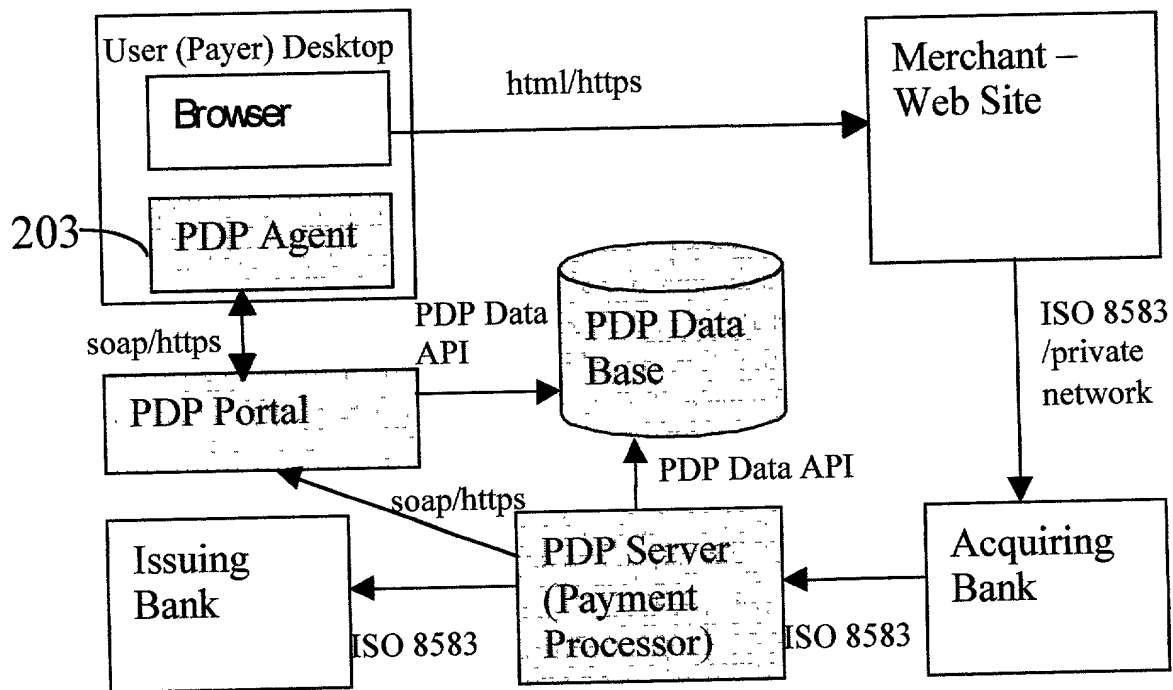


Figure 12 A

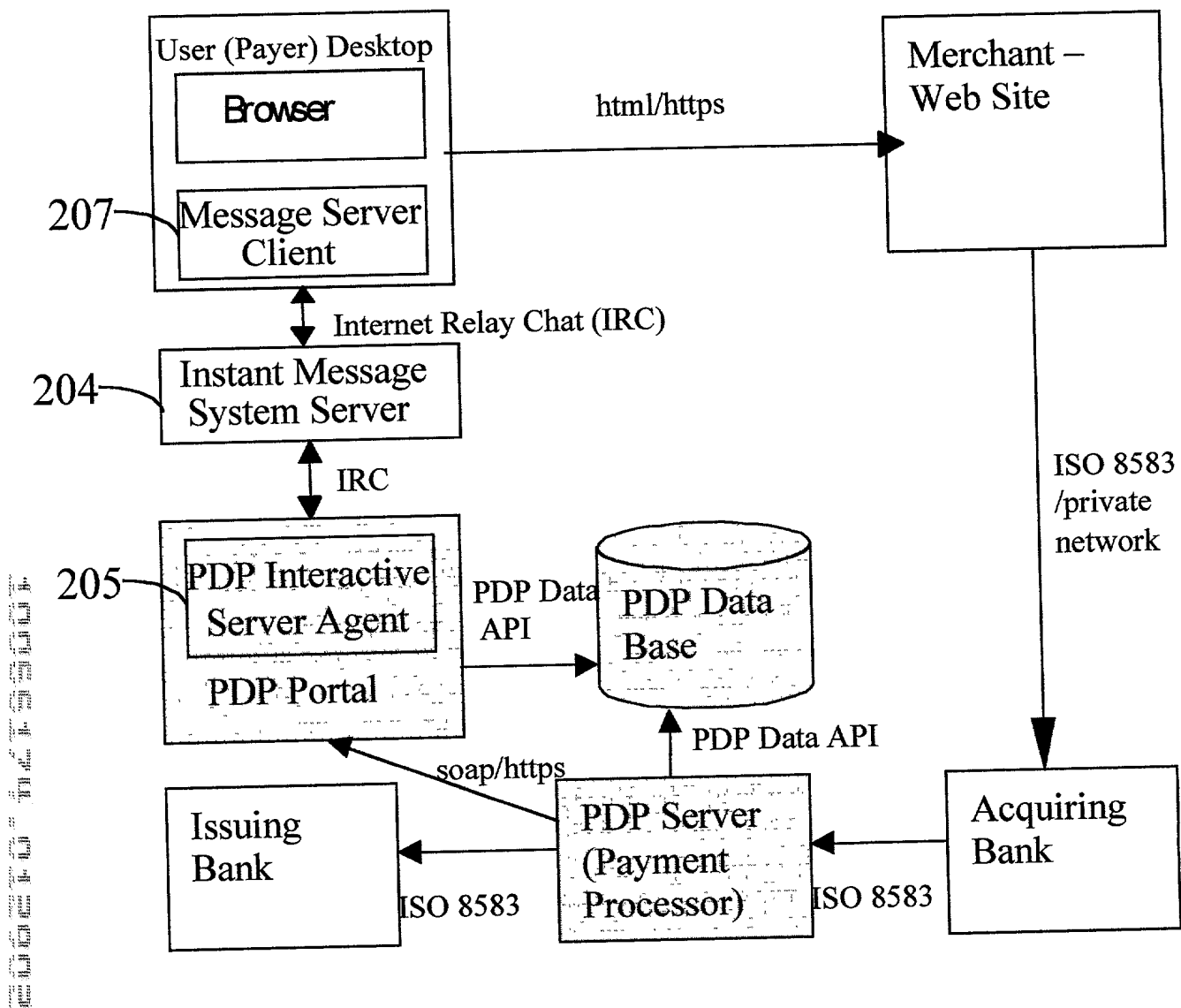


Figure 12 B

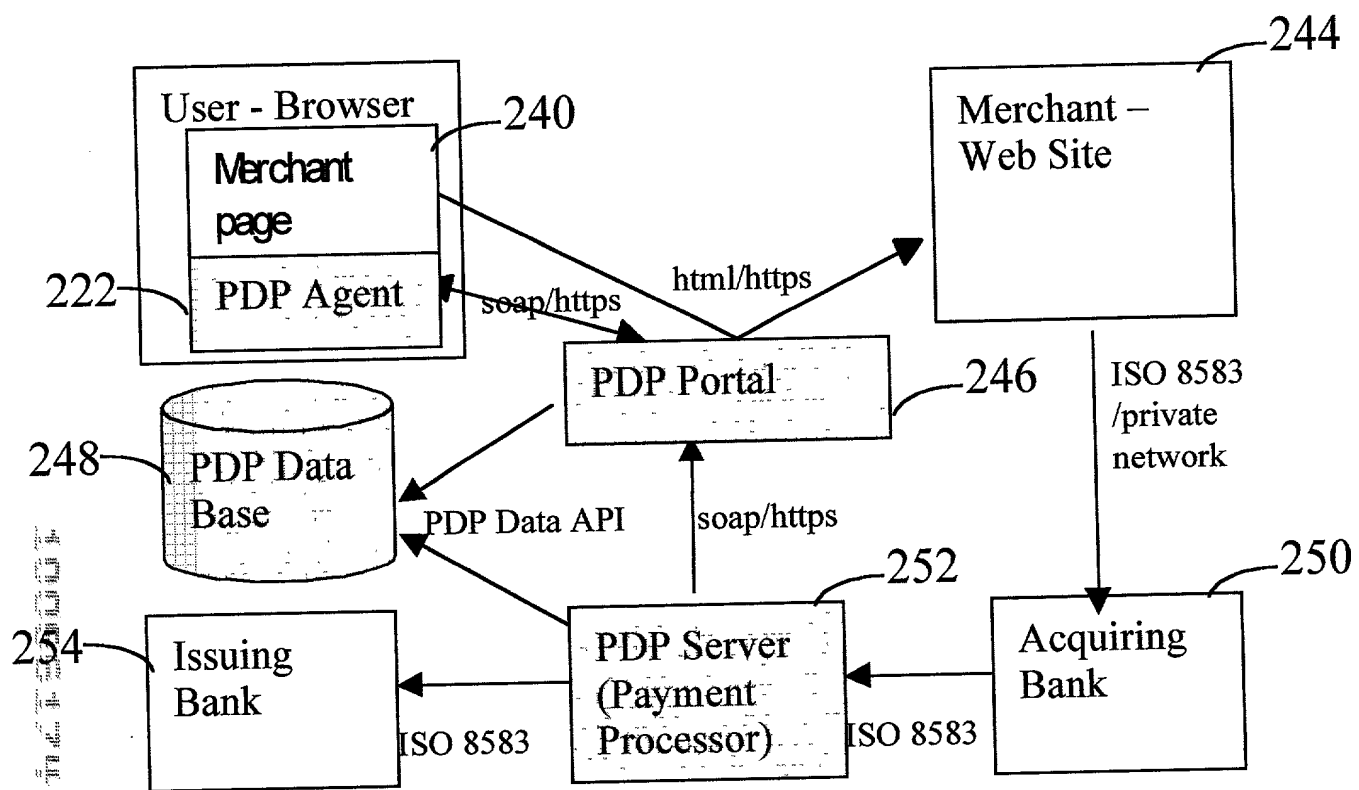


Figure 13

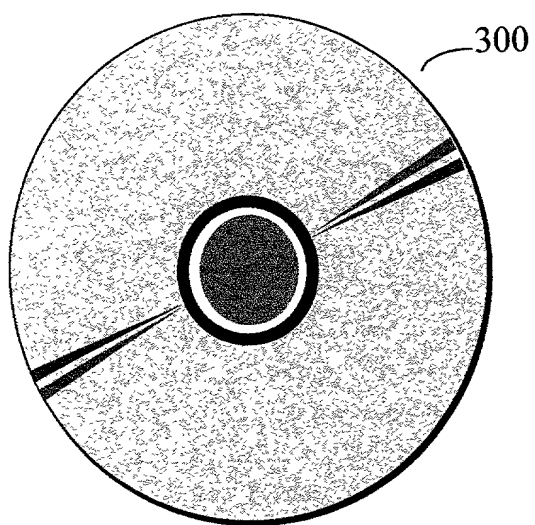


Figure 14

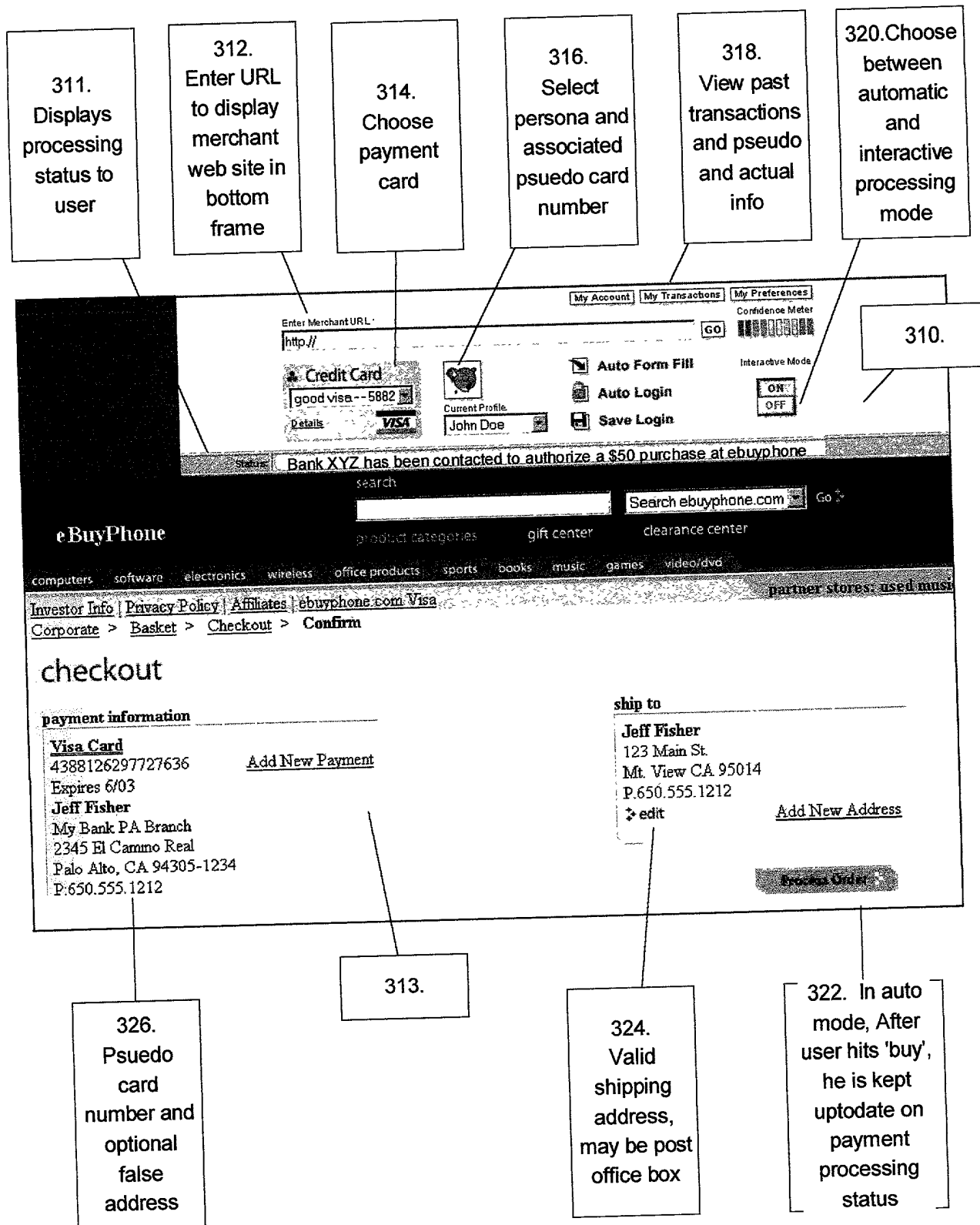


Figure 15



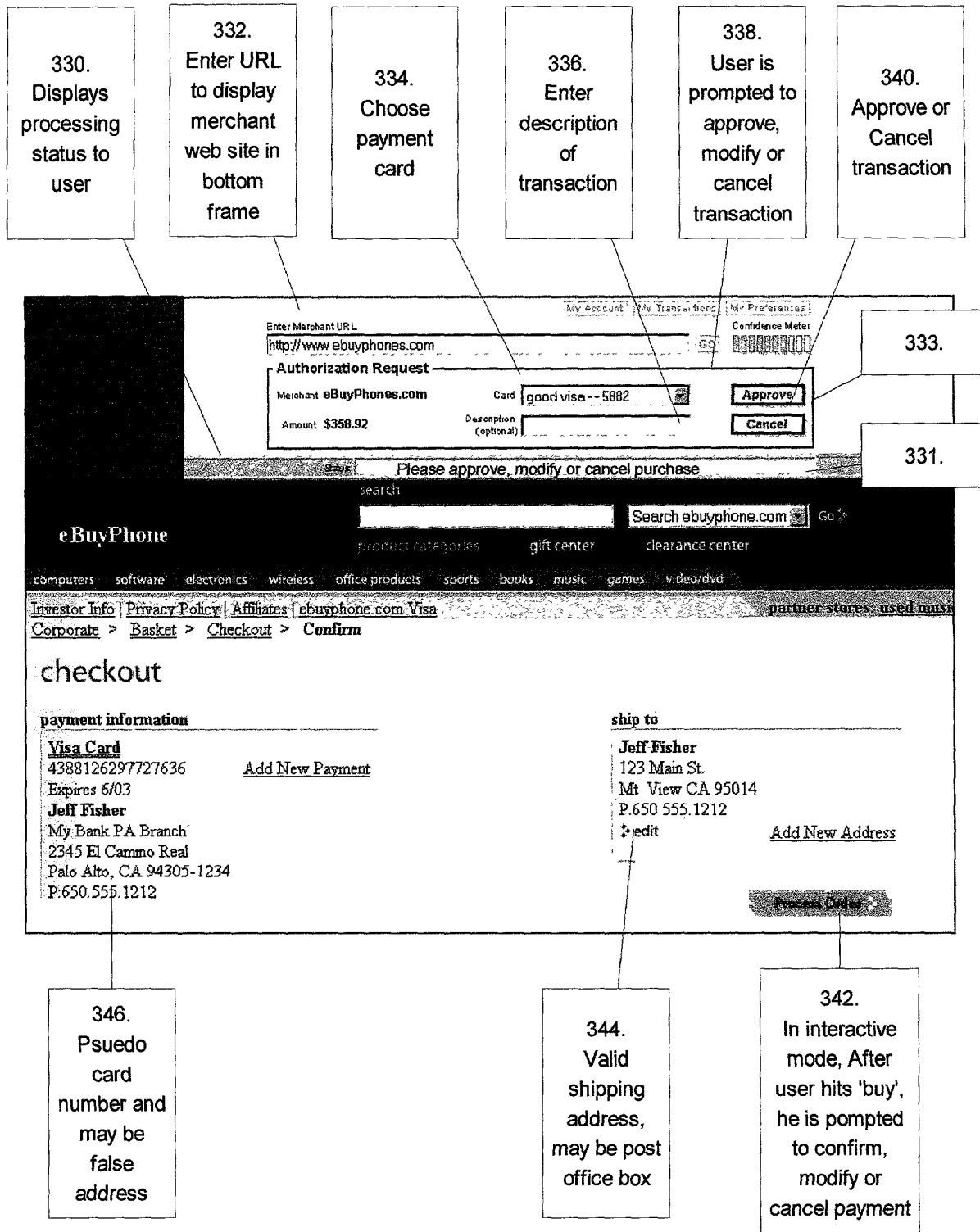


Figure 16

350.  
Displays  
processing  
status to  
user

352.  
Selecting "My  
Transactions"  
provides an online  
or printed  
statement

354.  
PDP links merchants info  
(confirmation number) with  
the info normally found on  
credit card statements.  
Click URL to go to  
merchant's transaction  
record

The screenshot shows a credit card statement interface. At the top, there are navigation links: "My Account", "My Transactions", and "My Preferences". Below these is a "Confidence Meter" and an "Interactive Mode" toggle. A search bar for "Enter Merchant URL" is present, with a "go" button. A "Credit Card" section shows "good visa -- 5882" and a "Details" link. A "Current Profile" section shows "John Doe" and a "Save Login" button. An "Auto Form Fill" and "Auto Login" section is also visible. A status bar indicates "Payment card statement from period 10/01/01 to 10/31/01".

### Transaction History

Transaction #	Date	Merchant	Order #	Description	Amount	Card
1001	2001-10-02 14:40:35.0	amazon	1234567	null	123.45	my credit
1002	2001-10-02 14:53:21.0	ebuyphone	1002059601096	none	7.53	my credit
1003	2001-10-02 14:40:35.0	amazon	1234567	null	123.45	my credit

Below the transaction history, there is a screenshot of the eBuyPhone website's shopping basket. The basket contains one item: "550 Blackberry Wireless Electronics". The subtotal is \$329.99, and the standard shipping is \$5.41. The total is \$335.40. A note says "Click 'Update' after you have made a change in Quantity".

358.  
Provides  
info to  
document  
purchase

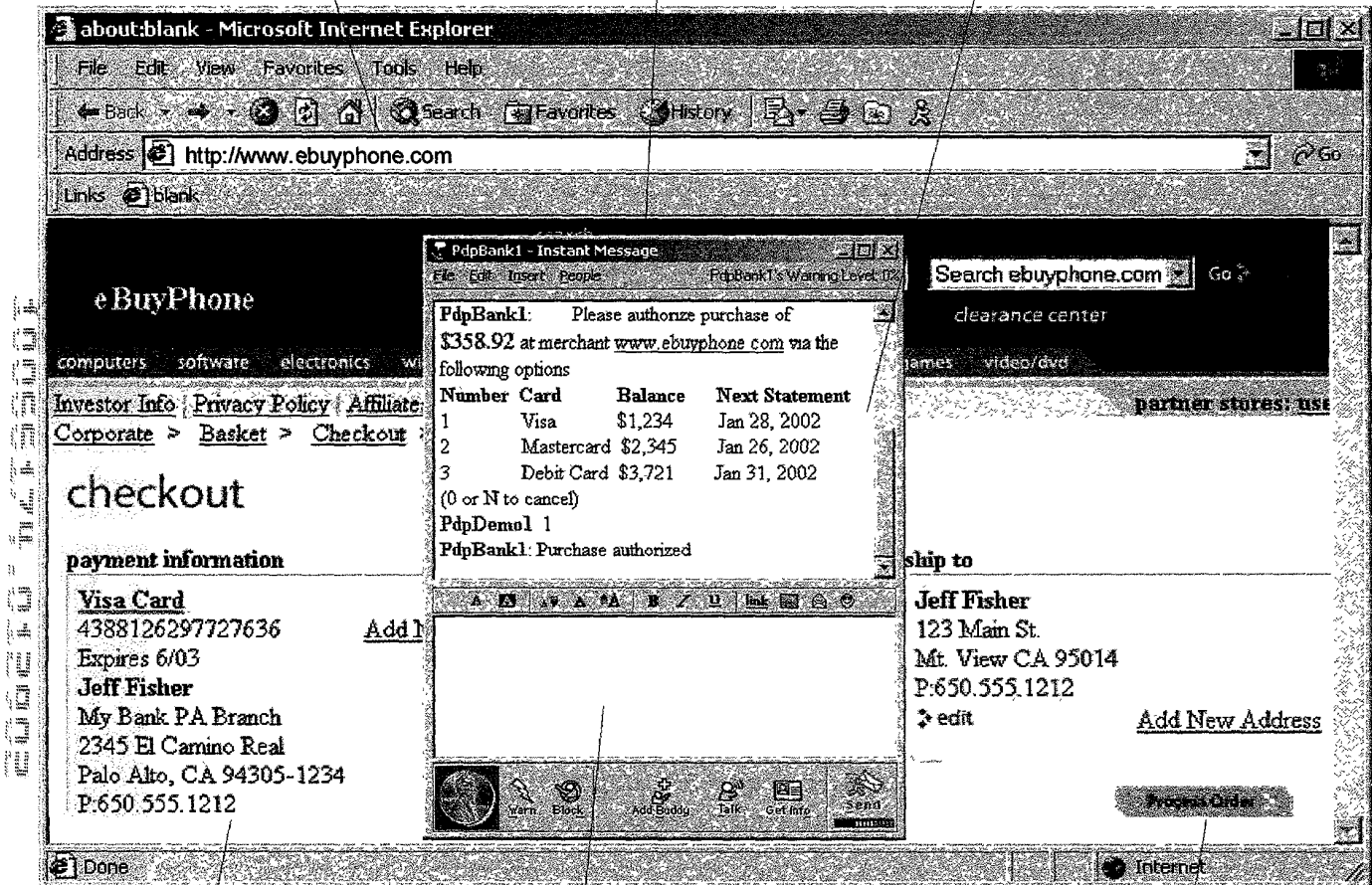
356.  
Statement  
contains a  
screenshot  
of  
purchased  
item

Figure 17

Enter URL  
to shop at  
merchant  
web site

360.  
Instant  
Message  
Window

362.  
User is  
prompted to  
approve, modify  
or cancel  
transaction



Pseudo card  
number and  
may be false  
address

364.  
The Instant message  
from the PDP bank  
appears after the  
process order button  
is depressed

366.  
After the cardholder  
enters payment info, the  
process order button  
is depressed

Figure 18

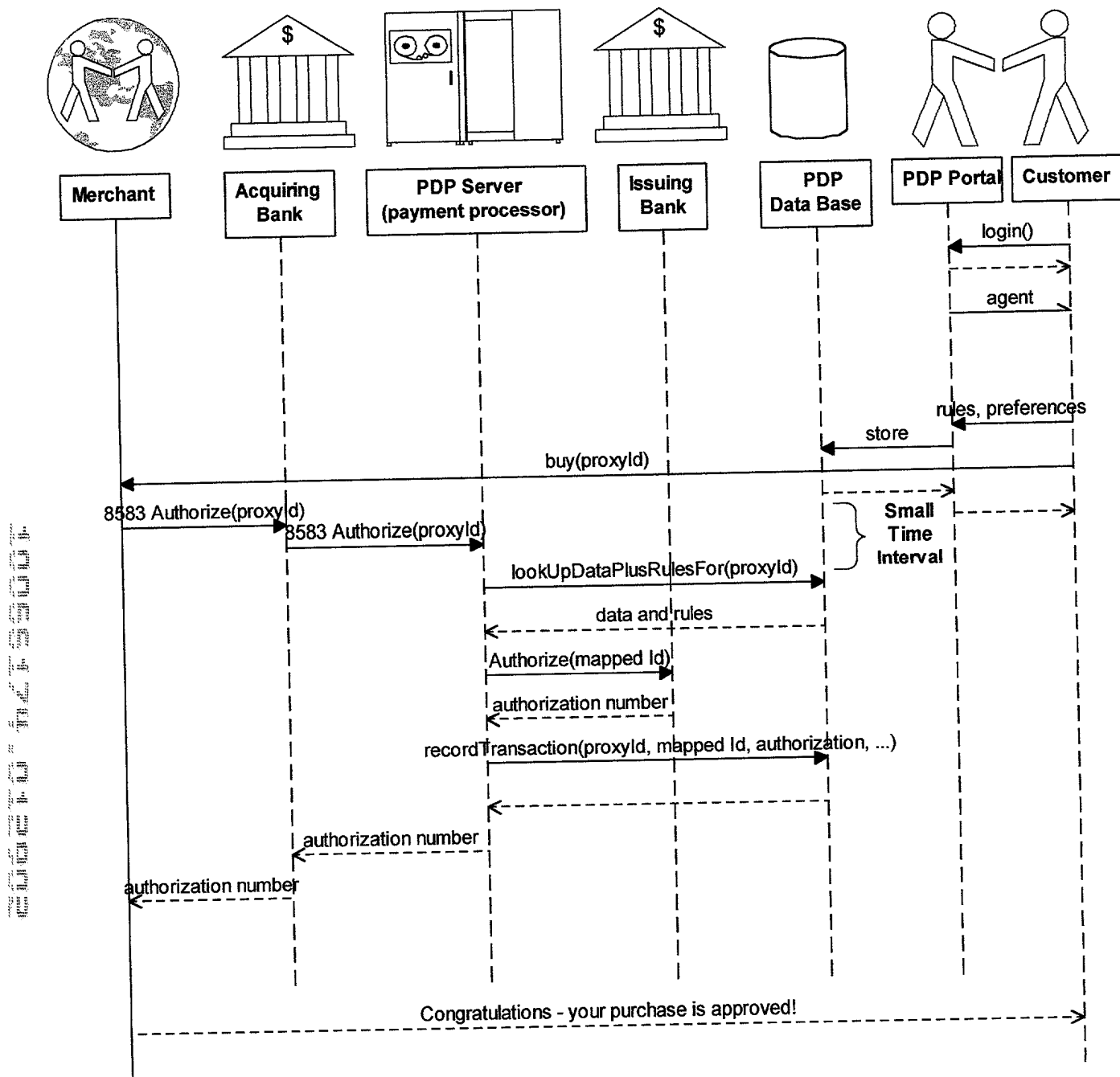


Figure 19

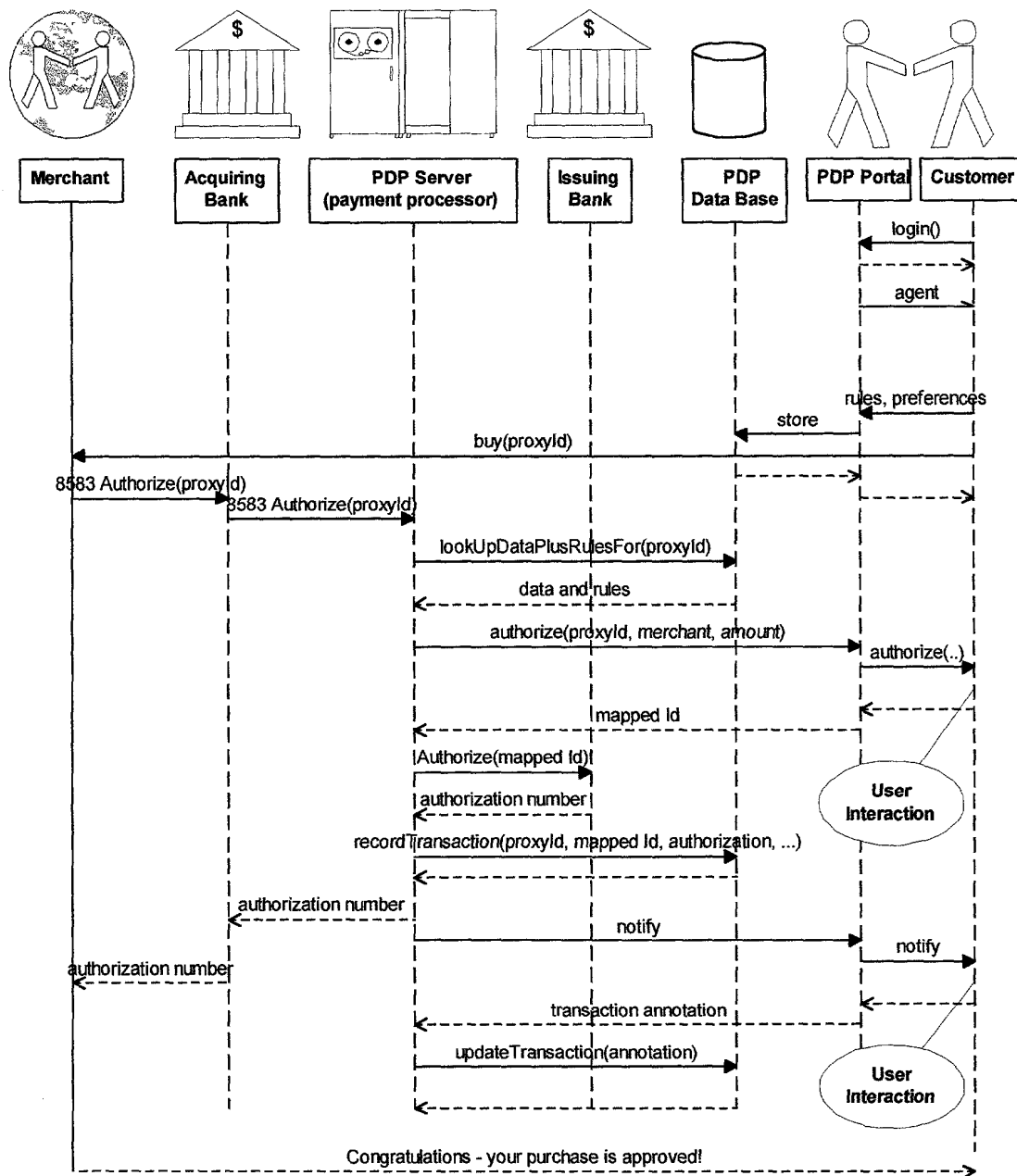


Figure 20

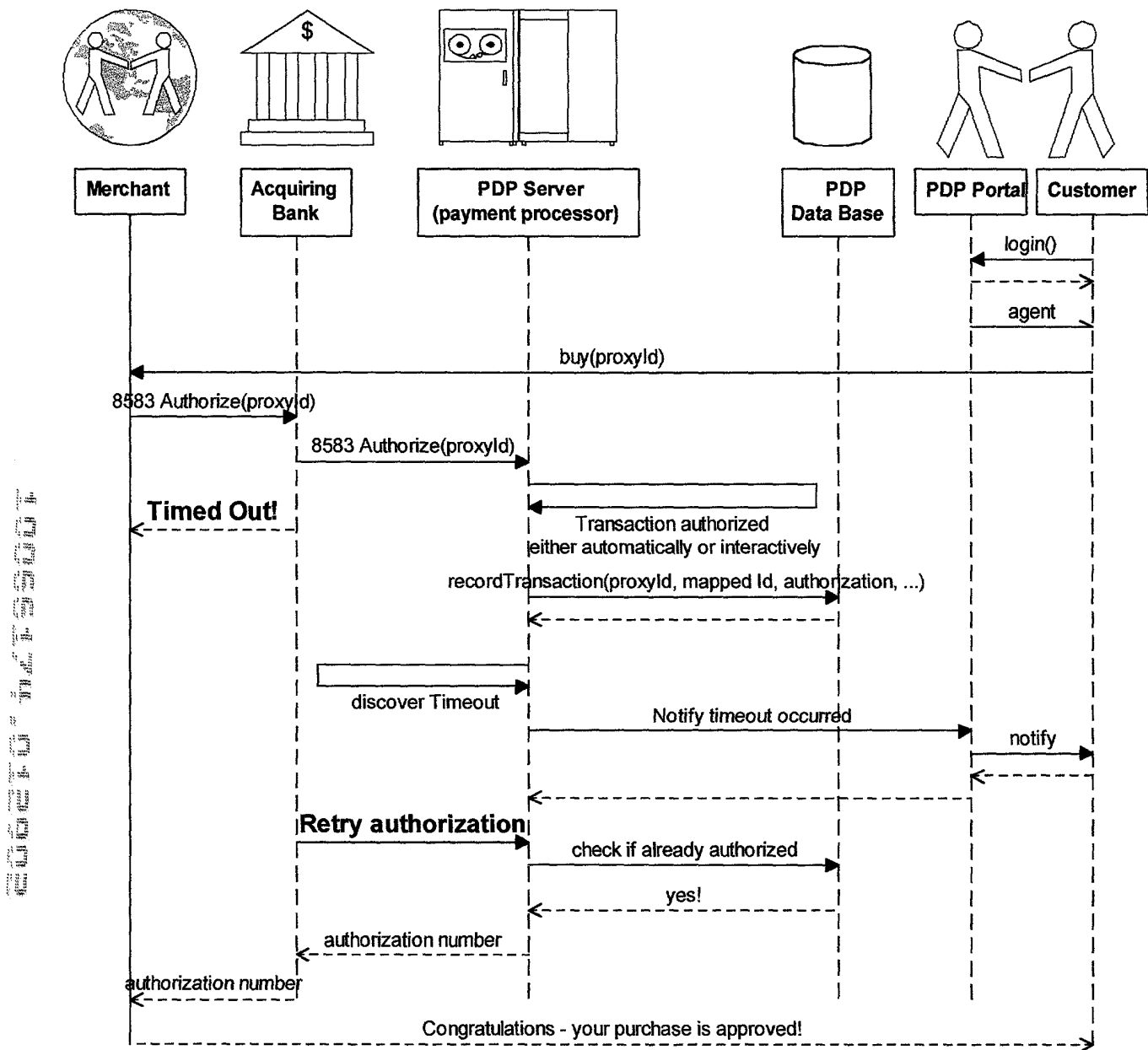


Figure 21